



For more information on the Adur and Worthing Councils response to the Coronavirus (COVID-19) go to <https://www.adur-worthing.gov.uk/coronavirus/>

FAQs - Council Leaseholders

Mortgage and Service Charges

Q. Do I still need to continue to pay my mortgage and service charge

A. Yes, you need to continue to pay your mortgage and service charge in full.

Mortgage lenders have agreed to offer payment holidays of up to three months where this is needed due to Coronavirus-related hardship. The sum owed remains and mortgages continue to accrue interest during this period. It is important that you contact your mortgage lender immediately if you have difficulty paying your mortgage.

If you are worried about falling into arrears with your service charge, it is important that you contact the council as your landlord straightaway. Please send an email to leasehold@adur.gov.uk and an officer will contact you and do all they can to help you.

Q. What if I can't pay all of my service charges? Can I just pay some of it for now?

A. If you pay your service charge in monthly instalments it is important that you continue to pay the normal amount where possible. Paying as much as you are able to is better than paying nothing at all. However, if you are not able to pay the normal monthly amount, it is important that you contact us as soon as possible. Any shortfall in your normal monthly payment will accumulate as arrears which you will still need to pay off.

Adur Homes leaseholders should send an email to leasehold@adur.gov.uk. Please provide your address and a telephone number on which we can contact you.

Financial difficulties

Q. I will have no income because my employer has told me to go on leave without pay (furlough).

A. If you and your employer both agree, your employer might be able to keep you on the payroll if they're unable to operate or have no work for you to do because of coronavirus (COVID-19). This is known as being 'on furlough'.

You could get paid 80% of your wages, up to a monthly cap of £2,500 through the government's Coronavirus Job Retention Scheme.

[Check if you could be covered by the Coronavirus Job Retention Scheme.](#)

If your salary is reduced as a result of these changes or you are out of work, you may be eligible for support through Universal Credit. You can only make a claim for Universal Credit online at <https://www.gov.uk/apply-universal-credit>

Q. Can I as an owner-occupier apply for benefits to help pay my service charges?

A. Service charge payments may be eligible to be included under the housing costs element of Universal Credit. You can find out more at <https://www.gov.uk/housing-and-universal-credit/property-you-own>

As mentioned above, you can only make a claim for Universal Credit online at <https://www.gov.uk/apply-universal-credit>

Q. Can I apply for help with my Council Tax if I have lost my job?

A. Council Tax should be made directly to the Council even if you are a customer is also claiming Universal Credit from the DWP

If you currently pay your Council Tax over ten months and want to request that your instalment dates are changed so that you pay in February and March 2021 instead of April and May 2020 (or May and June 2020) please email the Revenues & Benefits Service at revsbens@adur-worthing.gov.uk with the following information and they will consider your request:

- Type 'coronavirus instalment change' in the subject heading of your email and include the following.
- Your name
- Your address
- Your Council Tax account number (this is shown on your bill)
- Confirm that you are up to date with your payments but you would like to delay your first payment until June or July 2020
- If you are currently due to pay over twelve months (from April 2020 to March 2021) you can request that your first instalment is delayed until June or July 2020 but please be aware that the new instalments will be higher than if you keep to your existing twelve months.